

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

JOHN J ZENS  
LORI A ZENS  
Debtor(s)

Case No. 07-10831

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2007.
- 2) The plan was confirmed on 09/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/28/2010.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$187,830.00.
- 10) Amount of unsecured claims discharged without payment: \$15,150.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,658.49
Less amount refunded to debtor	\$1,065.44

**NET RECEIPTS:** **\$44,593.05**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,374.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,339.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,713.37**

Attorney fees paid and disclosed by debtor: **\$626.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	2,200.00	NA	NA	0.00	0.00
AFFINITY CASH LOANS	Unsecured	3,000.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	4,350.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,560.00	1,588.58	1,588.58	1,588.58	0.00
CENTRUE BANK	Secured	339.00	338.76	338.76	338.76	0.00
CENTRUE BANK	Secured	NA	NA	NA	0.00	0.00
CHECK INTO CASH INC	Unsecured	1,050.00	640.83	640.83	640.83	0.00
CHECK N GO	Unsecured	1,900.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	NA	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	480.00	587.21	587.21	587.21	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	9,661.29	9,661.29	9,661.29	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,760.00	10,774.18	10,774.18	10,774.18	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,120.00	1,177.02	1,177.02	1,177.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	290.00	285.93	285.93	285.93	0.00
HEIGHTS FINANCE	Unsecured	2,350.00	1,723.00	1,723.00	1,723.00	0.00
KOOLMASTER CO INC	Unsecured	3,700.00	NA	NA	0.00	0.00
LASALLE COUNTY COLLECTOR	Secured	NA	NA	NA	0.00	0.00
LASALLE STATE BANK	Secured	3,424.00	3,423.96	3,423.96	3,423.96	76.28
PERSONAL FINANCE	Secured	1,000.00	1,000.00	1,000.00	1,000.00	12.18
PERSONAL FINANCE	Unsecured	NA	3,917.17	3,917.17	3,917.17	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	411.68	411.68	411.68	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	310.00	293.84	293.84	293.84	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	197.48	197.48	197.48	0.00
PREMIER BANKCARD/CHARTER	Unsecured	550.00	639.09	639.09	639.09	0.00
RESURGENT CAPITAL SERVICES	Unsecured	410.00	475.17	475.17	475.17	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,000.00	1,003.22	1,003.22	1,003.22	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	200.00	492.14	492.14	492.14	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,000.00	1,160.67	1,160.67	1,160.67	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$338.76	\$338.76	\$0.00
Debt Secured by Vehicle	\$4,423.96	\$4,423.96	\$88.46
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,762.72</b>	<b>\$4,762.72</b>	<b>\$88.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,028.50</b>	<b>\$35,028.50</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,713.37</u>
Disbursements to Creditors	<u>\$39,879.68</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$44,593.05</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.